

**Department of Personnel Administration  
Memorandum**

**TO: Personnel Management Liaisons (PML)**

<b>SUBJECT:</b> 2009 Group Legal Services Insurance Open Enrollment	<b>REFERENCE NUMBER:</b> 2009-004
<b>DATE ISSUED:</b> 01/16/09	<b>SUPERSEDES:</b>

This memorandum should be forwarded to:

**Personnel Officers  
Personnel Transactions Supervisors  
Personnel Transactions Staff**

**FROM:** Department of Personnel Administration  
Benefits Division

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The annual open enrollment for the State's Group Legal Services Insurance Plan (GLSIP) "Plan" is March 1 through April 30, 2009. During this enrollment period, eligible employees may enroll in the Plan and current enrollees can change their coverage from single to family, family to single, and add/delete eligible dependents. Employees already enrolled in the Plan are not required to re-enroll each year in order to continue coverage.

This memo provides information on plan eligibility criteria, effective dates of coverage, and instructions for ordering plan enrollment materials. The Benefits Administration Manual (BAM), Section 1500 has detailed information on ordering and processing enrollment forms for this program at <http://www.dpa.ca.gov/benefits/BAMTOC.shtml>.

**CARRIER**

The plan administrator, ARAG® Insurance Company, is a leader in the industry, providing high quality service and access to professional legal advice for State employees. To date, more than 34,000 State employees have enrolled in this program. To get additional information, please contact ARAG's Customer Care Center toll-free 866-762-0972, TTY (800) 383-4184, or 711 to reach a relay operator (Monday – Friday, 5:00 a.m. – 5:00 p.m., Pacific Standard Time (PST)), or via its Web site at: <http://members.ARAGgroup.com/california> or DPA at [www.dpa.ca.gov](http://www.dpa.ca.gov) (Benefits/Group Legal Services Insurance Program). You may also contact the DPA Benefits Program Manager listed above.

**PREMIUM RATES**

The monthly premium is **\$9.84** for individual coverage and **\$17.39** for family coverage (employee and one or more eligible dependents). Insured members can cancel coverage at any time. **Please discard any enrollment forms that contain old rates. The State**

**Controller's Office (SCO) will not process enrollment forms that contain incorrect premium rates.**

## **ELIGIBILITY CRITERIA**

Employees eligible to enroll in the Plan during this open enrollment period include:

1. permanent or probationary employees with a time base of half-time or more, who are designated rank and file, managerial, supervisory, confidential, and excluded/exempt;
2. permanent-intermittent employees who have worked a minimum of 480 paid hours during the last control period ending December 31 (see BAM Sections 1502 and 1503 for details); and
3. employees on Training and Development assignments or limited-term assignments with an appointment of six months or more are eligible to participate in the program only if their permanent civil service appointment is in one of the eligible categories and they work half-time or more.

Employees off work or on some type of leave cannot enroll in the program until they return to active status. A spouse/domestic partner (with power of attorney) is eligible to enroll in the plan during the annual open enrollment period on behalf of an employee who is serving active duty and not available during the specified enrollment period (see BAM Section 1508 – Military Leave).

## **DEPENDENT ELIGIBILITY**

Eligible dependents are defined as:

1. a lawful spouse or domestic partner;\*
2. any unmarried, dependent child under the age of 23 who has never been married;
  - a. children include natural, stepchildren, adopted children, and children for whom the employee is the legal guardian, and children of either domestic partner; and
  - b. any economically dependent child, 23 years of age or over if he/she is incapable of self-support because of a physical disability or mental incapacity who has never been married and is chiefly dependent on the eligible employee for support and maintenance.

Family members who are not eligible include the eligible employee's parents and grandparents, children under the age of 23 who are married, or who have been married, and children over age 23, unless disabled as specified above. Employees should be reminded that they are responsible for notifying the Human Resources/Personnel Office and completing the necessary paperwork when a dependent child loses eligibility.

\*Domestic partner coverage is available to same sex partners (those registered with the Secretary of State or same-sex marriages entered into prior to November 5, 2008) or opposite sex partners if the state employee and/or the domestic partner are age 62 or older and eligible for Social Security benefits.

## EFFECTIVE DATES OF COVERAGE

The employee's effective date of coverage will begin on the first day of the pay period following the first premium (payroll) deduction.

State Controller's Office receives Group Legal enrollment form* by...	Employee's Group Legal coverage will be effective...
March 10, 2009	April 1, 2009
March 11 – April 10, 2009	May 1, 2009
April 11 – April 30, 2009**	June 1, 2009
*If a primary date falls on a Saturday or Sunday or holiday, the next business date is the receipt date. **Applications postmarked on Thursday, April 30, may be accepted and processed through May and will have an effective date of June 1, 2009.	

Timely processing is important. Because this is a pre-paid plan, a payroll deduction must appear on the employee's paycheck before coverage can begin. SCO will return any incorrectly completed forms to the Human Resources/Personnel Office for correction, which will delay the enrollment date. The date the SCO receives the corrected form will determine the employee's effective enrollment date.

## EMPLOYEE COMMUNICATIONS

A variety of communications will be used to inform employees about the open enrollment. For example, open enrollment packets are mailed directly to the home addresses of approximately 193,000 eligible employees who are not currently enrolled in the plan. The packet contains a cover letter and Most Commonly Asked Questions, Legal Risk Assessment form, a lift note testimonial, an enrollment application, and a plan brochure. The SCO runs a global message on the paycheck stub for the March pay period (dated March 31, 2009). In March, the DPA Benefits News promotes the annual GLSIP Open Enrollment. The Benefit News is accessible via the DPA Web site at: [www.dpa.ca.gov](http://www.dpa.ca.gov). Please distribute this publication to your employees. The Capitol Weekly newsletter will run a full page ad in 9-10 of its issues. We also partner with many departmental Health and Wellness Coordinators to host training presentations at their worksite facilities.

## ORDERING ENROLLMENT KITS

Departments should always maintain an adequate supply of the current marketing and enrollment materials during the annual open enrollment and for employees who become newly eligible to enroll during the year or for an employee who may wish to cancel plan coverage.

**DPA does not maintain these materials for distribution to departments.** Please order supplies directly from ARAG by calling the Material Ordering Service for State of California Group Legal Plan for State departments toll-free 800-888-4184, Extension 355, TTY 800-383-4184 or for a relay operator 711 or e-mail your request to: [service@araggroup.com](mailto:service@araggroup.com) (Monday – Friday, 5:00 a.m. – 5:00 p.m., PST, or access via the Web site at: <http://members.araggroup.com/California>. The request must include your name, department name, telephone number and extension, room number or mail station and the actual physical street address with Zip code and the amount of supplies requested. ARAG ships via UPS ground delivery and supplies are not deliverable to a P. O. Box (allow five to ten business days). A PDF fill and print version of the enrollment form is available on the ARAG Web site (under forms).

We appreciate your continued assistance in explaining the Plan to your employees and processing the enrollment documents on a timely basis. Your assistance was instrumental in a highly successful open enrollment last year with more than 4,200 new enrollees in the Plan. If you have any questions regarding this memo, please call Sondra Cooper at (916) 324-9365, or e-mail [sondracooper@dpa.ca.gov](mailto:sondracooper@dpa.ca.gov).

/s/ Greg Beatty

Greg Beatty, Chief  
Benefits Division